

REMARKS

Claims 544, 546-551, 553-560, 562-572, 575, 578, 579, 581-601, 603-617, 619-643, 645-648, 651-723, and 725-795, are pending in this application. By this Amendment, Applicant has amended Claims 544, 547, 548, 550, 551, 559, 560, 564, 567, 570, 571, 578, 579, 581, 583-589, 591-593, 597, 599, 601, 604, 605, 607-609, 616, 617, 621, 624, 627, 628, 630-637, 640-643, 645, 646, 648, 654, 656, 658-661, 664, 665, 669, 682, 683, 686, 689, 691, 693-699, 704, 707, 709, 710, 714, 718, 731, 732, 735, 738, 740, 742, 743-748, 756, 759, 760, 762, 769, 774, 776, and 780. Applicant has cancelled Claims 545, 552, 561, 573, 574, 576, 577, 580, 602, 618, 644, 649, 650, and 724, without prejudice, and Applicant has added new Claims 782-795. Applicant has amended each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776 so as to more clearly distinguish the present invention, as defined by each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776, over the prior art.

Applicant respectfully submits that the amendments to each of Claims 544, 547, 548, 550, 551, 559, 560, 564, 567, 570, 571, 578, 579, 581, 583-589, 591-593, 597, 599, 601, 604, 605, 607-609, 616, 617, 621, 624, 627, 628, 630-637, 640-643,

645, 646, 648, 654, 656, 658-661, 664, 665, 669, 682, 683, 686, 689, 691, 693-699, 704, 707, 709, 710, 714, 718, 731, 732, 735, 738, 740, 742, 743-748, 756, 759, 760, 762, 769, 774, 776, and 780 do not contain new matter. Applicant further submits that the newly added Claims 782-795 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-560, 562-572, 575, 578, 579, 581-601, 603-617, 619-643, 645-648, 651-723, and 725-795, is patentable over the prior art.

Applicant has also deleted the Abstract of the Disclosure and has substituted therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract of the Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §102 and §103 REJECTIONS:

The Examiner asserts that Claims 661-665, 667-677, 679, 681-685, 687-693, 695-704, 706-708, 762-765, and 779-781 are rejected under 35 U.S.C. §102(b) as being anticipated by Valentino, U.S. Patent No. 4,648,037 (Valentino). The Examiner also asserts that Claims 555, 585, 598, 678, 694, 705, and 766 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of Official Notice. The Examiner also asserts that Claims 548, 557, 600, 666, 680, 767, and 778 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of Asinof, Lynn, "Click & Shift: Workers Control Their Benefits On-line" (Asinof). Lastly, the Examiner asserts that Claims 544-547, 549-554, 556, 558-584, 586-597, 599, and 686 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of Greengard, Samuel, "Building a self service culture that works" (Greengard).

As noted above, Applicant has amended Claims 544, 547, 548, 550, 551, 559, 560, 564, 567, 570, 571, 578, 579, 581, 583-589, 591-593, 597, 599, 601, 604, 605, 607-609, 616, 617, 621, 624, 627, 628, 630-637, 640-643, 645, 646, 648, 654, 656, 658-661, 664, 665, 669, 682, 683, 686, 689, 691, 693-699, 704, 707, 709, 710, 714, 718, 731, 732, 735, 738, 740, 742, 743-

748, 756, 759, 760, 762, 769, 774, 776, and 780. Applicant has cancelled Claims 545, 552, 561, 573, 574, 576, 577, 580, 602, 618, 644, 649, 650, and 724, without prejudice, and Applicant has added new Claims 782-795. Applicant has amended each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776 so as to more clearly distinguish the present invention, as defined by each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776, over the prior art.

Applicant respectfully submits that the amendments to each of Claims 544, 547, 548, 550, 551, 559, 560, 564, 567, 570, 571, 578, 579, 581, 583-589, 591-593, 597, 599, 601, 604, 605, 607, 608, 616, 617, 621, 624, 627, 628, 630-637, 640-643, 645, 648, 654, 656, 658-661, 664, 665, 669, 682, 683, 686, 689, 691, 693-699, 704, 707, 709, 710, 714, 718, 731, 732, 735, 738, 740, 742, 743-748, 756, 759, 760, 762, 769, 774, 776, and 780 do not contain new matter. Applicant further submits that the newly added Claims 782-795 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-560, 562-572, 575, 578, 579, 581-601, 603-617, 619-643, 645-648, 651-723, and 725-795, is patentable over the prior art.

IA. THE PRESENT INVENTION, A DEFINED BY CLAIMS 544, 546-551, 553-560, 562-572, 575, 578, 579, 581-601, 603-617, 619-643, 645-648, 651-723, AND 725-795, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-560, 562-572, 575, 578, 579, 581-601, 603-617, 619-643, 645-648, 651-723, and 725-795, is patentable over the prior art.

IA(1). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 544, 546-551, 553-560, 562-572, 575, 578, 579, 581-600, AND 782-794, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-560, 562-572, 575, 578, 579, 581-600, and 782-794, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any

combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises at least one of vacation time information, personal time information, and sick time information, and generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the request for an

employee benefit or the claim for an employee benefit, all of which features are specifically recited features of independent Claim 544.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method comprising generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains the recited information regarding a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the recited request for an employee benefit or the recited claim for an employee benefit. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest recording or storing information regarding

the providing of the amount of at least one of vacation time, personal time, and sick time, deducting the amount of at least one of vacation time, personal time, and sick time, from an amount of at least one of vacation time, personal time, and sick time, available before the request for an employee benefit or the claim for an employee benefit was received, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 544.

Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest recording or storing the recited information regarding the providing of the amount of at least one of vacation time, personal time, and sick time. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest deducting the amount of at least one of vacation time, personal time, and sick time, from an amount of at least one of vacation time, personal time, and sick time, available before the recited request for an employee benefit or the recited claim for an employee benefit was received. Applicant further

submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 544. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 544.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over the prior art. Applicant further

respectfully submits that Claims 546-551, 553-560, 562-572, 575, 578, 579, 581-600, and 782-794, which claims depend either directly or indirectly from independent Claim 544, so as to include all of the limitations of independent Claim 544, are also patentable as said Claims 546-551, 553-560, 562-572, 575, 578, 579, 581-600, and 782-794 depend from allowable subject matter. In particular, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 544, and, therefore, Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 546-551, 553-560, 562-572, 575, 578, 579, 581-600, and 782-794.

Allowance of pending Claims 544, 546-551, 553-560, 562-572, 575, 578, 579, 581-600, and 782-794 is, therefore, respectfully requested.

IB(2). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 601, 603-617, 619-643, 645-648, AND 651-657, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 601, 603-617, 619-643, 645-648,

and 651-657, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, processing the request for an employee benefit or the claim for an employee benefit with a

processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, and sick time information, and generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the request for an employee benefit or the claim for an employee benefit, all of which features are specifically recited features of independent Claim 601.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method comprising generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains the recited information regarding a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest recording or storing information regarding the providing of the amount of at least one of vacation time, personal time, and sick time, deducting the amount of at least one of vacation time, personal time, and sick time, from an amount of at least one of vacation time, personal time, and sick time, available before the request for an employee benefit or the claim for an employee benefit was received, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 601.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of

same, do not disclose or suggest recording or storing the recited information regarding the providing of the amount of at least one of vacation time, personal time, and sick time. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest deducting the amount of at least one of vacation time, personal time, and sick time, from an amount of at least one of vacation time, personal time, and sick time, available before the recited request for an employee benefit or the recited claim for an employee benefit was received. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 601. Applicant further respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and

any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 601.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over the prior art. Applicant further respectfully submits that Claims 603-617, 619-643, 645-648, and 651-657, which claims depend either directly or indirectly from independent Claim 601, so as to include all of the limitations of independent Claim 601, are also patentable as said Claims 603-617, 619-643, 645-648, and 651-657, depend from allowable subject matter. In particular, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 601, and, therefore, Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 603-617, 619-643, 645-648, and 651-657.

Allowance of pending Claims 601, 603-617, 619-643, 645-648, and 651-657 is, therefore, respectfully requested.

**IA(3). THE PRESENT INVENTION, AS DEFINED BY CLAIM 658,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claim 658, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 658, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a

claim for an employee benefit pursuant to or under the employee benefit, receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, and life insurance information, at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, and sick time information, and generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the request for an employee benefit or the claim for an employee benefit, all of which features are specifically recited features of independent Claim 658.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of

same, do not disclose or suggest the recited computer-implemented method comprising generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains the recited information regarding a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the recited request for an employee benefit or the recited claim for an employee benefit. Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest recording or storing information regarding the providing of the amount of at least one of vacation time, personal time, and sick time, deducting the amount of at least one of vacation time, personal time, and sick time, from an amount of at least one of vacation time, personal time, and sick time, available before the request for an employee benefit or the claim for an employee benefit was received, and

transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 658.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest recording or storing the recited information regarding the providing of the amount of at least one of vacation time, personal time, and sick time. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest deducting the amount of at least one of vacation time, personal time, and sick time, from an amount of at least one of vacation time, personal time, and sick time, available before the recited request for an employee benefit or the recited claim for an employee benefit was received. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 658. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 658.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 658, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Allowance of pending Claim 658 is, therefore, respectfully requested.

**IA(4). THE PRESENT INVENTION, AS DEFINED BY CLAIM 659,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claim 659, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 659, is patentable

over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of vacation time information, personal time information, sick time information,

educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information, and generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the request for an employee benefit or the claim for an employee benefit, all of which features are specifically recited features of independent Claim 659.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method comprising generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains the recited information regarding a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest recording or storing information regarding the providing of the amount of at least one of vacation time, personal time, and sick time, deducting the amount of at least one of vacation time, personal time, and sick time, from an amount of at least one of vacation time, personal time, and sick time, available before the request for an employee benefit or the claim for an employee benefit was received, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 659.

Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not

disclose or suggest recording or storing the recited information regarding the providing of the amount of at least one of vacation time, personal time, and sick time. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest deducting the amount of at least one of vacation time, personal time, and sick time, from an amount of at least one of vacation time, personal time, and sick time, available before the recited request for an employee benefit or the recited claim for an employee benefit was received. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 659. Applicant further respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and

any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 659.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 659, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Allowance of pending Claim 659 is, therefore, respectfully requested.

IA(5). THE PRESENT INVENTION, AS DEFINED BY CLAIM 660, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 660, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 660, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a

benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, sick time information, educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information, and generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains

information regarding a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the request for an employee benefit or the claim for an employee benefit, all of which features are specifically recited features of independent Claim 660.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method comprising generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains the recited information regarding a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the recited request for an employee benefit or the recited claim for an employee benefit. Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a providing of an amount of at least one of vacation time, personal time, and sick time, in response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest recording or storing information regarding the providing of the amount of at least one of vacation time, personal time, and sick time, deducting the amount of at least one of vacation time, personal time, and sick time, from an amount of at least one of vacation time, personal time, and sick time, available before the request for an employee benefit or the claim for an employee benefit was received, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 660.

Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest recording or storing the recited information regarding the providing of the amount of at least one of vacation time, personal time, and sick time. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest deducting the amount of at least one of vacation time, personal time, and sick time, from an amount of at least one of

vacation time, personal time, and sick time, available before the recited request for an employee benefit or the recited claim for an employee benefit was received. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 660. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 660.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 660, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Allowance of pending Claim 660 is, therefore, respectfully requested.

IA(6). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 661-708 AND 795, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 661-708 and 795, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for information regarding an employee benefit in an employee benefits account, wherein the employee benefits account includes at least one of healthcare insurance, disability insurance, and life insurance, and at least one of a retirement benefit account and a pension benefit account, and processing the request for information regarding an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits

information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous employment relationship with a first employer and is maintained by the employee in a current employment relationship with a second employer, wherein the employee benefit from the previous employment relationship with the first employer is paid for or provided at least in part by the second employer in or pursuant to the current employment relationship with the second employer and is included in employee benefits provided to the employee by the second employer, all of which features are specifically recited features of independent Claim 661.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method wherein the recited employee benefits information comprises the recited information regarding an employee benefit associated with an employee, wherein the recited employee benefit exists from a previous employment relationship with a first employer and is maintained by the employee in a current employment relationship with a second employer. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of

same, do not disclose or suggest the recited computer-implemented method wherein the recited employee benefit from the previous employment relationship with the first employer is paid for or provided at least in part by the second employer in or pursuant to the current employment relationship with the second employer and is included in employee benefits provided to the employee by the second employer.

Applicant further respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating a message in response to the request for information regarding an employee benefit, wherein the message contains a response to the request for information regarding an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 661.

Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating the recited message in response to the recited request for information regarding an employee

benefit, wherein the recited message contains a response to the recited request for information regarding an employee benefit. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 661. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 661.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over the prior art. Applicant further submits that Claims 662-708 and 795, which claims depend either directly or indirectly from independent Claim 661, so as to include all of the limitations of independent Claim 661, are also patentable as said Claims 662-708 and 795 depend from allowable subject matter. In particular, Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 661, and, therefore, Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 662-708 and 795.

Allowance of pending Claims 661-708 and 795 is, therefore, respectfully requested.

**IA(7). THE PRESENT INVENTION, AS DEFINED BY CLAIM 709,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claim 709, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 709, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for information regarding an employee benefit in an employee benefits account, wherein the employee benefits account includes at least one of healthcare insurance, disability insurance, and life insurance, and at least one of a retirement benefit account and a pension benefit account, and processing the request for information regarding an employee benefit with a processing device using employee benefits account information stored in a database or a memory device, wherein the employee benefits account information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous employment relationship with a first employer and is maintained by the employee in a current employment relationship with a second employer, wherein the employee benefit from the previous employment relationship is paid for or provided at least in part by the second employer pursuant to the current employment relationship and is included in employee benefits provided to the employee by the second

employer, all of which features are specifically recited features of independent Claim 709.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method wherein the recited employee benefits account information comprises the recited information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous employment relationship with a first employer and is maintained by the employee in a current employment relationship with a second employer. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method wherein the employee benefit from the previous employment relationship is paid for or provided at least in part by the second employer pursuant to the current employment relationship and is included in employee benefits provided to the employee by the second employer.

Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating a message in response to the

request for information regarding an employee benefit, wherein the message contains a response to the request for information regarding an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 709.

Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating the recited message in response to the recited request for information regarding an employee benefit, wherein the recited message contains a response to the recited request for information regarding an employee benefit. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator.

In view of the foregoing, Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest many of the

specifically recited features of independent Claim 709. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 709.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 709, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Allowance of pending Claim 709 is, therefore, respectfully requested.

IA(8). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 710-723 AND 725-758, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 710-723 and 725-758, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over Valentino, the Official Notice, Asinof, Greengard, and

any combination of same. Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for an employee benefit or a claim for an employee benefit in an employee benefits account, wherein the employee benefits account includes at least one of healthcare insurance, disability insurance, and life insurance, and at least one of a retirement benefit account and a pension benefit account, and processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous employment relationship with a first employer and is maintained by the employee in a current employment relationship with a second employer, wherein the employee benefit from the previous employment relationship is paid for or provided at least in part by the second employer pursuant to the current employment relationship and is included in employee benefits provided to the employee by the second employer, all of which features are specifically recited features of independent Claim 710.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method wherein the recited employee benefits information comprises the recited information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous employment relationship with a first employer and is maintained by the employee in a current employment relationship with a second employer. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method wherein the employee benefit from the previous employment relationship is paid for or provided at least in part by the second employer pursuant to the current employment relationship and is included in employee benefits provided to the employee by the second employer.

Applicant further respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains a response to the request for an employee benefit or the claim

for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 710.

Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains a response to the recited request for an employee benefit or the recited claim for an employee benefit. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest many of the specifically recited features of

independent Claim 710. Applicant further respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 710.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over the prior art. Applicant further respectfully submits that Claims 711-723 and 725-758, which claims depend directly from independent Claim 710, so as to include all of the limitations of independent Claim 710, are also patentable as said Claims 711-723 and 725-758 depend from allowable subject matter. In particular, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 710, and, therefore, Valentino, the Official Notice, Asinof, Greengard, and any combination of

same, do not disclose or suggest all of the features of each of dependent Claims 711-723 and 725-758.

Allowance of pending Claims 710-723 and 725-758 is, therefore, respectfully requested.

IA(9). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 759-761, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 759-761, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for an employee benefit or a claim for an employee benefit in an employee benefits account, wherein the employee benefits account includes at least one of healthcare insurance,

disability insurance, and life insurance, and at least one of a retirement benefit account and a pension benefit account, and processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits account information stored in a database or a memory device, wherein the employee benefits account information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous employment relationship with a first employer and is maintained by the employee in a current employment relationship with a second employer, wherein the employee benefit from the previous employment relationship is paid for or provided at least in part by the second employer pursuant to the current employment relationship and is included in employee benefits provided to the employee by the second employer, all of which features are specifically recited features of independent Claim 759.

Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method wherein the employee benefits account information comprises the recited information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a

previous employment relationship with a first employer and is maintained by the employee in a current employment relationship with a second employer. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method wherein the employee benefit from the previous employment relationship is paid for or provided at least in part by the second employer pursuant to the current employment relationship and is included in employee benefits provided to the employee by the second employer.

Applicant further respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains a response to the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 759.

Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message . contains a response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 759. Applicant further respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 759.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over the prior art. Applicant further respectfully submits that Claims 760 and 761, which claims depend directly from independent Claim 759, so as to include all of the limitations of independent Claim 759, are also patentable as said Claims 760 and 761 depend from allowable subject matter. In particular, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 759, and, therefore, Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 760 and 761.

Allowance of pending Claims 759-761 is, therefore, respectfully requested.

IA(10). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 762-775,
IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 762-775, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing employee benefits information in a database or a memory device, and detecting at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the benefit or the benefit package is not available to an employee or a benefit beneficiary in or pursuant to an employment relationship prior to the at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the at least one of an offering of a benefit and a posting of an offer to sell a benefit or a

benefit package is automatically detected by a processing device in response to the at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, all of which features are specifically recited features of independent Claim 762.

Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method, comprising detecting the recited at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the benefit or the benefit package is not available to an employee or a benefit beneficiary in or pursuant to an employment relationship prior to the recited at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method wherein the recited at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package is automatically detected by the recited processing device in response to the recited at least one of an offering of a

benefit and a posting of an offer to sell a benefit or a benefit package.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating a message containing information regarding the at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the automatic detection of the at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, and transmitting the message to a communication device associated with an employee or a benefit beneficiary, all of which features are still other specifically recited features of independent Claim 762.

Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating the recited message containing the recited information regarding the recited at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the recited message is automatically generated by the recited processing device upon

the recited automatic detection of the recited at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with an employee or a benefit beneficiary.

In view of the foregoing, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 762. Applicant further respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 762.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim

762, is patentable over the prior art. Applicant further submits that Claims 763-775, which claims depend directly from independent Claim 762, so as to include all of the limitations of independent Claim 762, are also patentable as said Claims 763-775 depend from allowable subject matter. In particular, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 762, and, therefore, Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 763-775.

Allowance of pending Claims 762-775 is, therefore, respectfully requested.

IA(11). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 776-781, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 776-781, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same. Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing employee benefit information in a database or a memory device, and detecting a posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the benefit or the benefit package is not available to an employee or a benefit beneficiary in or pursuant to an employment relationship at the time of the posting of the at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package is automatically detected by a processing device, all of which features are specifically recited features of independent Claim 776.

Applicant submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest the recited computer-implemented method,

comprising detecting the recited posting of the recited at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the benefit or the benefit package is not available to an employee or a benefit beneficiary in or pursuant to an employment relationship at the time of the recited posting of the recited at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the recited posting of the recited at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package is automatically detected by the recited processing device.

Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating a message containing information regarding the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the automatic detection of the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, and transmitting the message to a communication device associated with a benefit provider, all of which features are

still other specifically recited features of independent Claim 776.

Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest generating the recited message containing the recited information regarding the recited posting of the recited at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the recited message is automatically generated by the recited processing device upon the recited automatic detection of the recited posting of the recited at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package. Applicant further submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with a benefit provider.

In view of the foregoing, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 776. Applicant further respectfully submits

that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 776.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over Valentino, the Official Notice, Asinof, Greengard, and any combination of same.

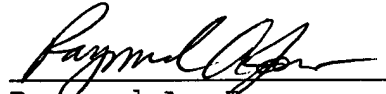
In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over the prior art. Applicant further submits that Claims 777-781, which claims depend either directly or indirectly from independent Claim 776, so as to include all of the limitations of independent Claim 776, are also patentable as said Claims 777-781 depend from allowable subject matter. In particular, Applicant respectfully submits that Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 776, and, therefore, Valentino, the Official Notice, Asinof, Greengard, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 777-781.

Allowance of pending Claims 776-781 is, therefore,
respectfully requested.

II. CONCLUSION:

In view of the foregoing, the application is deemed to
be in condition for allowance and action to that end is
respectfully requested. Allowance of pending Claims 544, 546-
551, 553-560, 562-572, 575, 578, 579, 581-601, 603-617, 619-
643, 645-648, 651-723, and 725-795 is respectfully requested.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

Encls.: - Abstract of the Disclosure
- Return Receipt Postcard

June 17, 2006

Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992